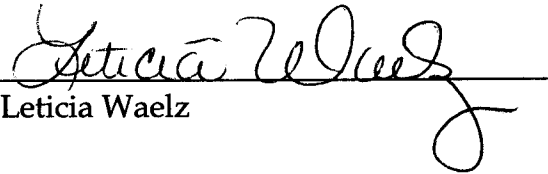


**AFFIDAVIT OF LETICIA WAE LZ**

I, Leticia Waelz hereby affirm and state:


1. I am at least 18 years of age as of the date of this Affidavit.
2. I am currently employed by UBS Financial Services Inc. (formerly PaineWebber Incorporated, a wholly owned subsidiary of PaineWebber Group Inc.).
3. My current business address is: 1000 Harbor Boulevard, Weehawken, NJ 07086-6791.
4. Group long term disability benefits were previously provided to PaineWebber Group Inc. under Reliance Standard Life Insurance Company group long term disability policy number LSC097,613 (the "Reliance Standard policy").
5. While the Reliance Standard policy was in effect, I was employed as a Manager in the Benefits Department of PaineWebber Incorporated, which, among other functions, assisted employees of the subsidiary companies of PaineWebber Group Inc., including but not limited to Correspondent Services Corporation, with questions relating to long term disability benefits
6. While the Reliance Standard policy was in effect, Reliance Standard delivered a booklet titled "Group Long Term Disability Insurance Program" to PaineWebber Group Inc. A true and correct copy of the booklet is attached hereto as Exhibit "A."
7. The booklet was delivered to PaineWebber Group Inc. and was in the possession of the Benefits Department of PaineWebber Incorporated, prior to January 15, 1999.

8. The booklet contained the "Certificate of Insurance." See Exhibit "A."
9. The booklet was maintained by PaineWebber Group Inc. and was available to all employees of the subsidiary companies of PaineWebber Group Inc., including but not limited to Correspondent Services Corporation, who requested it.
10. The booklet was referred to by the Benefits Department when answering employee questions regarding coverage under the Reliance Standard policy.

  
Leticia Waelz

Sworn and Subscribed before

me on this 23<sup>rd</sup> day of Feb., 200 .

  
NOTARY PUBLIC

**ELINES VLACHOS**  
ID # 2228454  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 8/12/2009

